

**A MESSAGE FROM
INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY**

Your mortgage lender has filed to foreclose on your mortgage. According to Indiana law you may be entitled to a settlement conference with your lender. The purpose of the settlement conference is to see if you and the lender will agree to a "foreclosure prevention agreement" that may allow you to keep your home.

If you want to take advantage of this right, you must notify the Court of your intention no more than 30 days after the date of this Notice. You may notify the Court by signing this Notice where indicated and sending it to the Court at the following address:

[Lender must insert Court's name, mailing address, and the Cause Number here]

If you choose to participate in a settlement conference, the Court will schedule it to take place on a date that is at least 25 days but no more than 60 days after your request. You have the right to be represented by an attorney or assisted by a mortgage foreclosure counselor, either in person or by telephone, at the settlement conference.

We urge you to contact the Indiana Foreclosure Prevention Network to assist you in this process. The Network will help you find a mortgage foreclosure counselor and/or an attorney who is knowledgeable in the foreclosure process. This is a free and confidential service that is provided by the State of Indiana. You can reach the Network by calling 1-877-GET-HOPE or by visiting www.877GetHope.org.

Mortgage foreclosure is a complex process. People may approach you about "saving" your home. You should be careful about any such promises, especially if you are asked to pay for their services. If you feel that you have been a victim of a foreclosure rescue scam, you may contact someone at the Office of the Indiana Attorney General's Home Owner Protection Unit by calling 1-800-382-5516.

Date: _____

I want to participate in a foreclosure prevention settlement conference:

Sign Here: _____

Printed Name: _____

Date Signed: _____